

## **NASCIO EXECUTIVE SUMMARY**

Prior to the development of the Housing Resource Center (HRC), New Jersey lacked a statewide registry of affordable and accessible housing units. The State's previous system was a bureaucratic nightmare for property owners, consumers and managers. In short – there was no rational way for someone in need of affordable housing to find a unit. In New Jersey, where affordable housing is in high demand but relatively low supply, it is essential that we design and provide a mechanism and realistic forum for our residents to find housing in this state.

The New Jersey Housing and Mortgage Finance Agency (HMFA) partnered with the New Jersey Department of Human Services, Division of Disability Services (DHS-DDS) to develop this essential registry of affordable units. In addition, knowing that many of our residents also required accessibility features (including handicapped features or other improvements necessary for people with disabilities), we included a way to search for affordable units that were also accessible. Through this collaboration, the HRC was created.

The HRC is a free online registry of affordable and accessible housing units available throughout New Jersey. It is free to both users searching for housing and landlords and property owners posting available units.

The HRC organizes available housing units in an easy to search format, with a variety of criteria tailored to those searching for affordable and accessible housing. Complete contact information as well as photos of the units (where available) are provided in the search results. Further empowering the HRC user, the system provides a private venue for citizens searching for housing with specific needs. In short, the user can search according to their needs – but does not have to reveal any personal information, thereby protecting their rights and individuality.

The HRC goes beyond the listing of housing. Within the website, there are links and an Information section that provides the user with a list of relevant information and “links” that renters and homebuyers might need to access in the process of home ownership, renting a home or obtaining other government services. The information ranges from New Jersey tenant law to how to deal with credit issues. As the HRC is a constantly changing and up to date “housing tool kit,” users are welcome to provide feedback.

To ensure that the HRC's listings are as comprehensive as possible, the HMFA has mandated that all affordable units financed by the HMFA must be listed on the HRC. Over the past four years, HMFA has provided financing for over 23,000 units of housing. It is anticipated that the requirement for listing units on the HRC will provide an additional 3,000 available units per year for the HRC.

## **SUBMISSION**

### ***A. Concise description of the business problem and the solution (including length of time in operation)***

There was no single place for affordable housing seekers to search for or find housing and support services. The field of affordable housing is a confusing one at best. When there are needs above and beyond simply finding a house, such as finding a home with an accessible entry, kitchen and bathroom, it is even more difficult. Consequently the U.S. Supreme Court issued a ruling, which mandated that States must develop a comprehensive plan to integrate persons with disabilities into mainstream neighborhoods rather than keeping them sequestered in remote group homes.

The system in place prior to the creation of the Housing Resource Center (HRC) involved too much time waiting for an available unit on the part of the consumer due to an unorganized and antiquated system. Additionally, this prior system did not address accessibility concerns.

The Housing Resource Center (HRC) was created and designed to address these issues with an online, easy to search format, available in real time for real users. Through collaboration between two state agencies, the New Jersey Housing and Mortgage Finance Agency (HMFA) and the Department of Human Services (DHS), the HRC website was developed and publicly launched in June 2005. The HRC is an online, searchable registry of affordable for-rent and for-sale housing with accessibility features located throughout New Jersey. It also contains an ever growing and changing collection of housing related links for consumers, agencies and property owners.

### ***B. Significance to the improvement of the operation of government***

The HRC is an excellent example of efficient government operations. So often, in today's governmental settings, Agencies or Departments are quick to draw the lines of what they can and will do and what they won't. The story of the HRC is *The Other Story*. It is the story of separate and distinct agencies and departments collaborating and sharing resources and information to provide essential services to the residents of New Jersey. Not just our individual constituencies – but all of the residents of NJ! The result of this collaboration was to create a useful, up to date, easy to use, streamlined website.

DHS, DCA and HMFA researched the topic, reviewed prior research by other agencies and determined what our internal needs were. In-house staff from the three departments, coordinated by the HMFA, designed a “request for proposal” to obtain competitive bids from available companies who were able to accomplish the goal of creating the on-line housing clearinghouse.

Further, the three departments also worked closely with and relied on non-government entities to assist and be an important part of this system. We reached out to the United

Way of New Jersey, who serves many of the same populations as HMFA, DCA and DHS. We have incorporated the United Way's NJ-211 information call center as part of the Housing Resource Center, so people who are searching for housing but do not have access to the Internet can simply call 211 to access the HRC.

*C. Benefits realized by the service recipients, taxpayers, agency or state*

The HRC has two service recipients: landlords and consumers. Use of the HRC is free to both. Since the HRC's launch one year ago, there have been over 1 million searches performed. The HRC provides landlords and property managers a new, free venue, which exposes them to a larger, statewide audience. Landlords can also describe their unit's special features in great detail, post photos of the unit, and update the unit's availability in real time. In addition to photos, they can also post their rules and policies, nearby amenities and much more.

The HRC provides numerous benefits to the consumer. In addition to a much faster turnaround time, the HRC allows the consumer to process information in four ways that distinguish this housing search process from traditional methods like searching through newspaper classifieds.

*1. Consumers can review units without leaving home.*

Imagine the labor and stress experienced by a person who is confined to a wheel chair in their search for housing. Using traditional methods, they would have to basically "cold call" newspaper ads to determine if the unit had accessibility features. If the landlord says it does, the consumer would then need to visit the house – an arduous experience especially if the consumer must conduct 9 or 10 visits to find the house that suits them.

Contrast the above experience with a search on the HRC. Disabled persons can perform housing searches using 21 accessibility search criteria. The consumer can, for example, search for all units in Cherry Hill with "Doorways that are 32" or wider" and have "Kitchen Counters with a minimum knee clearance of 27." The consumer can see pictures of the unit as well as create a map to determine, among other things, how far the unit is from public transportation. This information enables the consumer to narrow down their options to 3 probable contenders. When the consumer goes out to tour the units, they will be equipped with the knowledge of an informed consumer.

*2. Consumers can compare and contrast.*

The consumer can examine the responses of any four units in a side-by side comparison using up to 90 search criteria.

*3. Median Family Income (MFI) Calculator*

By using the MFI Calculator, consumers have the option to search for housing based on their income rather than by the housing amenities they seek. The

Federal Government has determined that U.S. residents should not pay more than 29% of their income on housing. The MFI Calculator figures out what the users income is, what 29% of their income is, and then shows them the available housing that costs at or below 29% of their income.

#### *4. Mapping Feature*

Each property profile contains a link that shows the unit on a map. A recent addition to the HRC allows consumers to see a birds-eye view of all the available units in the area they are searching in. All available units that meet with their search criteria are marked with a red balloon on a map of the area. By clicking on any of the red balloons, the consumer can then see the corresponding property profile.

New Jersey provides housing services to municipalities and low and moderate-income households through a service called the Housing Affordability Service. Through the years, the State has maintained a statewide list of affordable units and potential residents to occupy those units. Because of the changing nature of available housing units, this State information was often out of date. The antiquated system that was in place had people who were on the waiting list, having to wait to be contacted by the State to be made aware of available housing.

Through the HRC, consumers are able to proactively search for available units, at their convenience search for housing in real time at their convenience! No more waiting for the state to contact them. Further, the listings are current since they are updated every 2 weeks, ensuring that the inventory is current. The HRC also allows consumers to proactively search for available units instead of waiting to be called. This also provides a benefit to the taxpayers and government as it reduces the manpower necessary to maintain the list of units and potential residents.

#### *D. Realized return on investment, short-term/long-term payback (include summary calculations)*

The HMFA does not realize a financial return through the HRC as most of the benefits are projected to the service recipients. The HMFA and the DHS do realize a savings in labor and time. The system replaced by the HRC involved the efforts of many staff persons. This online system reduces the need for the state to maintain the list of available units.

The project was funded through contributions from the NJHMFA and a Real Choice Systems Change Grant from the U.S. Department of Health and Human Services. The grant was awarded to DHS-DDS, who partnered with DCA and HMFA to create the HRC and implement it. The Choice Grant totaled \$500,000. The start-up and development cost of the HRC was approximately \$150,000. The HRC will cost a little

over \$200,000 annually to operate. The Choice Grant will cover most of the start-up and first two years of operations. Future operating costs will be borne by the three partners.

*The technology behind the HRC:*

The application is Web-based and developed with a bias to Open Source technologies due to the stability and thoroughly tested capacity for high volume operations.

The service is coded in XHTML, CSS and fully Section 508 and AAA compliant for accessibility throughout the search path on the front end. The HRC is served to browsers via Apache and jBoss and the back end processing is handled through a hybrid compilation of Python, Java and Cheetah. All of this combines to produce a high-access, high-speed service and the development cost stays low due to the use of Open Source languages and technologies.